

Use this information to decide if our services are right for you

HomeLet  
Hestia House  
Edgewest Road  
Lincoln  
LN6 7EL

## 1 Whose products do we offer?

Products	Insurer
Landlord buildings and contents policies	Ageas Insurance Limited
Landlord emergency assistance, legal expenses and rent guarantee insurance policies	Ageas Insurance Limited

## 2 Will we help you choose a product?

We act on behalf of the Insurer when arranging or administering your insurance policy.

We work on a non-advisory basis. This means that you won't receive advice or a recommendation from us for any policy and, once we've explained the features and benefits of the different products, you'll need to make your own choice about how to proceed.

However, to make the process easier and quicker for you, we may ask some questions to narrow down the selection of products that we'll provide details on.

## 3 What fees may you have to pay for our services?

Service	Fee
Administering each premium instalment if you choose to pay monthly	£2.99 per month
Administering the premium instalment if you choose to pay in one lump sum	No fee
Making midterm adjustments to landlord insurance policies (except during the 14 day cooling off period)	£10
Making midterm adjustments to rent guarantee policies	No fee
Cancelling the policy, where the premium was paid in one lump sum (except during the 14 day cooling off period)	£30
Cancelling the policy, where the premium is paid monthly	No fee
Arranging or renewing your policy	No fee

Please note that we won't refund any amounts which are less than £5, unless you specifically request us to do so.

You'll receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### 4 Who regulates us?

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HomeLet is a trading name of Barbon Insurance Group Limited, Hestia House, Edgewest Road, Lincoln, LN6 7EL, which is authorised and regulated by the Financial Conduct Authority for insurance distribution. Firm Reference Number 308724.

Our permitted business is administering and arranging general insurance contracts.

You can check this on the FCA's register, either online or over the phone:

[register.fca.org.uk](https://register.fca.org.uk)

0800 111 6768

#### 5 Who owns us?

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Barbon Insurance Group Limited trades as HomeLet, Rentshield Direct and Let Alliance.

Barbon Insurance Group Limited is 100% owned by Barbeck Topco Limited, through intermediate holding companies

#### 6 How do you complain?

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##### Write to us

Complaints Department, HomeLet, Hestia House, Edgewest Road, Lincoln, LN6 7EL

##### Call us

0800 035 8258

##### Email us

[complaints@homelet.co.uk](mailto:complaints@homelet.co.uk)

If you remain unhappy with the settlement of your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

The Financial Ombudsman Service consider matters related to the sale or administration of an insurance policy and review cases on an independent basis.

You can write to them at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

You can call them on: 0800 023 4567

#### 7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

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We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.